



OCTOBER 2009

October is...



Campaign for
Healthier Babies
Month

Celiac Awareness
Month

Dental Hygiene
Month

Disability
Employment
Awareness Month

Down Syndrome
Awareness Month

Family Health
Month

Liver Awareness
Month

Lupus Awareness
Month

Physical Therapy
Month

Spina Bifida
Awareness Month

Spinal Health
Month

UNICEF Month

WORKING WELLNESS

At home and at work, good health starts with you.

Don't forget about your wellness benefit! Below is the specific language located in our Employee Benefit Health Plan document (pages 27-28) that details our current Wellness Benefit:

Wellness...

Well Adult Care

Routine Well Care* (age 18 and over)

1. Limited to a maximum payable of \$400 per year for Covered Services every 24 months under age 40.
2. Limited to a maximum payable of \$400 per year for Covered Services every 12 months age 40 and over.

***Must have a routine diagnosis to be covered under Well Care. Maximum payable of \$400 is not subject to the Deductible or the regular Co-payment percentage of the Plan.**

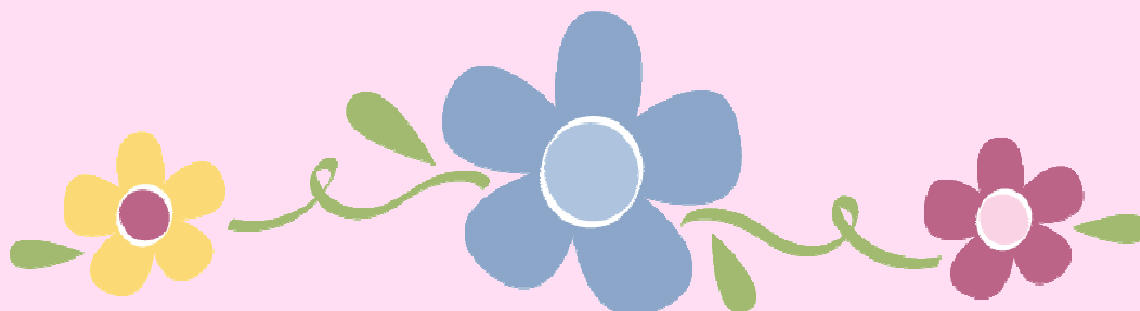
For an explanation of the Covered Services under the Well Adult Care, please contact Wells Fargo at 1-800-624-8605, or Louise Basham at (305) 292-4579, or Alana Thurston at (305) 292-4446.

To view our Employee Benefit Health Plan document you can go to (type the following into your internet browser's address bar):

http://monroecofl.virtualltownhall.net/Pages/MonroeCoFL_GroupInsurance/PDFs/Employee%20Health%20Plan%20Document%20eff.%20010107.PDF

Or visit our webpage at:

http://monroecofl.virtualltownhall.net/Pages/MonroeCoFL_GroupInsurance/index



Breast Cancer: Women Not Testing

For the first time in decades women are not using mammograms to test for breast cancer, according to the Washington Post (2007). This is troubling as breast cancer is the second-largest cancer killer of women, per year: "Breast cancer strikes more than 200,000 women each year and kills more than 40,000."

REASONS FOR BREAST EXAM DECLINE

- Lack of Insurance
- False sense of safety, as the number of deaths have gone down
- Drop in hormone replacement use after menopause
- Debate on the benefits of mammograms vs. the risks of the exam
- Shortage of mammography facilities
- Wait time for exams: due to the shortage of facilities it can be months for an appointment.

The decline in mammograms could lead to finding the cancer in the late stages and increase the number of women that die from breast cancer. Nancy Breen, led the analysis published by the American Cancer Society's (4/15/07), stated it best:

"Women may also be feeling, 'Well, the death rates are dropping in the population so I don't need to get screened. That's kind of missing the point. One reason death rates are dropping is because screening rates were so high."

We all want to avoid potentially unpleasant situations but to truly be safe and for early detection a mammogram is recommend yearly, after the age of 40. An ounce of prevention goes a long way...ask yourself if you are avoiding due to

fear or a sense of false security.

FREE RESOURCES AND LOW-COST MAMMOGRAMS

<http://www.medicare.gov>

<http://apps.nccd.cdc.gov/cancercontacts/nbccedp/contacts.asp>

1-888-842-6355 (select option 7).

<http://www.cancer.gov>

National Cancer Institute's <http://www.cancer.gov>

GETTING HELP

If you are dealing with the issue of loss, diagnosis of cancer, and/or emotional trauma please contact your EAP for further assistance.



Your Employee Assistance Program (EAP) can assist your situation, help to find answers to your questions, discuss care options, and help locate community resources. Professionals are here 24/7 with confidential assistance for you and your eligible household family members.



1-800-272-7252

www.HorizonCareLink.com

Login: MCBOCC

Password: MCBOCC

October is Breast Cancer Awareness Month



Did you know that by law, the Monroe County Employee Benefit Plan is required to cover mammograms as defined by Florida Statute 627.6418 detailed below:

- 1) An accident or health insurance policy issued, amended, delivered, or renewed in this state must provide coverage for at least the following:
 - (a) A baseline mammogram for any woman who is 35 years of age or older, but younger than 40 years of age.
 - (b) A mammogram every 2 years for any woman who is 40 years of age or older, but younger than 50 years of age, or more frequently based on the patient's physician's recommendation.
 - (c) A mammogram every year for any woman who is 50 years of age or older.
 - (d) One or more mammograms a year, based upon a physician's recommendation, for any woman who is at risk for breast cancer because of a personal or family history of breast cancer, because of having a history of biopsy-proven benign breast disease, because of having a mother, sister, or daughter who has or has had breast cancer, or because a woman has not given birth before the age of 30.
- (2) Except as provided in paragraph (1)(b), for mammograms done more frequently than every 2 years for women 40 years of age or older but younger than 50 years of age, the coverage required by subsection (1) applies, with or without a physician prescription, if the insured obtains a mammogram in an office, facility, or health testing service that uses radiological equipment registered with the Department of Health for breast cancer screening. The coverage is subject to the deductible and coinsurance provisions applicable to outpatient visits, and is also subject to all other terms and conditions applicable to other benefits. This section does not affect any requirements or prohibitions relating to who may perform, analyze, or interpret a mammogram or the persons to whom the results of a mammogram may be furnished or released.
- (3) This section does not apply to disability income, specified disease, or hospital indemnity policies.
- (4) Every insurer subject to the requirements of this section shall make available to the policyholder as part of the application, for an appropriate additional premium, the coverage required in this section without such coverage being subject to the deductible or coinsurance provisions of the policy.

COMING SOON!

Open Enrollment is almost here!

Open Enrollment will be here in November, but be on the look out for your official notification!



A special thanks to Benjamin Sanchez and Ludwig "Ski" Witkowski from Public Works for assisting our office with some special work orders this past year. We appreciate all you do!

COMP CORNER

The Comp Corner will return next month.

Injured workers are also encouraged to visit the Division of Workers' Compensation website at www.fldfs.com/wc where you will find extensive information such as publications, a number of databases, rules, and forms that will give you a better understanding of workers' compensation.